Select for Local Councils
Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

Policy Number	YLL- 272027-8713	
Insured	Broad Town Parish Council	
Business	Parish/Local Council	
Period of Insurance	From:	01/06/2022
	To:	31/05/2023
	and any other period for which cover has been agreed	
3 Year LTA Premium	£240.98 Premiums are inclusive of Insurance Premium Tax	
Schedule Number	01	
Preparation Date	04/04/2022	
Long Term Agreement Expiry (not applicable to Part P)	31/05/2025	
Policy Form Reference	MLAACE06	

Lines of cover applying

Line of Cover	Insured/Not insured
Part A: Material Damage	Not Insured
Part B: Business Interruption	Insured
Part C: All Risks	Insured
Part D: Money and Personal Accident Assault	Insured
Part E: Public and Products Liability	Insured
Part F: Hirers' Liability	Insured
Part G: Employers' Liability	Insured
Part H: Libel and Slander	Insured
Part N: Fidelity Guarantee	Insured
Part O: Personal Accident	Insured
Part P: Legal Expenses	Insured
Part Q: Street Furniture (Impact Damage Only)	Not Insured

Part B – Business Interruption

Effective Date: 01/06/2022

Item	Cover	Sums Insured	Maximum Indemnity Period
Section 2 a)	Additional Expenditure	Nil	N/A
Section 2 b)	Loss of Gross Revenue	Nil	N/A
Section 5.3	Loss of Computer Data	£500	12 months

Insured Perils applicable to Business Interruption:

1-16

Operative Endorsements:

None

Part C - All Risks

Effective Date: 01/06/2022

Item Description	Sums Insured
Office Contents - restricted to clerk's home only	£2,500
3 Seats	£457
Stihl FS94CE Brush cutter	£360
HS45 Hedge Trimmer	£254
Speed Indicator Device	£3,700

Excess:

£100 each and every loss

Operative Endorsements:

Policy booklet 1 (please refer to the endorsement section of your policy wording)

Part D - Money

Effective Date: 01/06/2022

Item	Description	Limit any one loss
1	Loss of non-negotiable **money** in the situations specified in Items 2 a), 2 b), 2 c) i) and 2 c) ii)	£250,000
2	Loss of other **money**:	
	a) in transit in the custody of any **member** or **employee** or in transit by registered post (limit £250), or in a Bank Night Safe	£500
	b) in the private residence of any **member** or **employee**	£100
	c) in the **premises**:	
	i) in the custody of or under the actual supervision of any **member** or **employee**	£2,000
	ii) in locked safes or strongrooms	£2,000
	iii) in locked receptacles other than safes or strongrooms	£100

Excess:

£50 each and every loss

Personal Accident Assault Limits:

Stated in Section 3(c)

Part E - Public Liability

Effective Date: 01/06/2022

Playground Liability

Limit of indemnity:
£10,000,000

Operative Endorsements:

1. Environmental Clean Up Costs
   The following Special Definitions are added to Section 1:

   Clean Up Costs
   a) Testing for or monitoring of Pollution or Contamination
   b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

   Remediation
   Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

   Enforcing Authority
   Any government or statutory authority or body implementing or enforcing environmental protection legislation within the **territorial limits.**

   Cover
   The **insurer** will indemnify the **insured** in respect of all sums including statutory debts that the **insured** is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

   Provided always that:

   a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
   b) the **insurer's** liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the **insurer** will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
   c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified.

Exclusions
The **insurer** shall be under no liability:

1. in respect of Clean Up Costs for **damage** to the **Insured's** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control

2. for **damage** connected with pre-existing contaminated property

3. for **damage** caused by a succession of several events where such individual event would not warrant immediate action

4 in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control

5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences

6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident

7. for **damage** resulting from an alteration to subterranean stores of groundwater or to flow patterns

8. in respect of costs for the reinstatement or reintroduction of flora or fauna

9. for **damage** caused deliberately or intentionally by the insured or where they have knowingly deviated from environmental protection rulings or where the insured has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible

10. in respect of fines or penalties of any kind

11. for **damage** caused by the ownership or operation on behalf of the **insured** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water

12. for **damage** which is covered by a more specific insurance policy

13. for **damage** caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed

14. for **damage** caused by disease in animals belonging to or kept or sold by the **insured.**

Part F - Hirer's Liability

Effective Date: 01/06/2022
Limit of indemnity:
£2,000,000
Excess:
£100 each and every claim for damage to the premises or contents caused other than by fire or explosion
Operative Endorsements:
None

Part G - Employers Liability

Effective Date: 01/06/2022
Limit of indemnity:
£10,000,000
Excess:
Nil
Operative Endorsements:
None

Part H - Libel and Slander

Effective Date: 01/06/2022

Limit of indemnity:

£250,000

Excess:

10% of each and every claim or £1,000, whichever is the lower

Operative Endorsements:

None

Part N - Fidelity Guarantee

Effective Date: 01/06/2022

Persons Guaranteed	Sums Guaranteed
All **members** and **employees**	£25,000

Excess:

£100 each and every claim

Operative Endorsements:

None

Part O – Personal Accident

Effective Date: 01/06/2022

Cover is limited to £500,000 any one person and £2,000,000 any one incident

Persons Insured:	All **members** and **employees**
Capital Sum	£20,000
Weekly Sum	£100
Cover	Sections 2 and 3 – Accident and Assault Cover

Operative Endorsements:

None

Part P - Legal Expenses

Effective Date: 01/06/2022

Section	
3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes	Not Operative
8. Statutory Licence Protection	Not Operative

Limit of Indemnity:

£100,000

Operative Endorsements:

None

Zurich Municipal is a trading name of Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.